

EXHIBIT 6

2323912

Date CFPB received the complaint

2017-02-01

Consumer's State

OH

Consumer's Zip

443XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

Conventional adjustable mortgage (ARM)

Issue

Loan modification,collection,foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2017-02-01

Company Name

OCWEN LOAN SERVICING LLC

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

I have a mortgage that was modified in XXXX XXXX through the XXXX XXXX XXXX XXXX XXXX program. I was promised a " Borrower Incentive " of {\$83.00} per month accrued as a monthly benefit to my mortgage loan to reduce principal and to be applied each of the XXXX through the XXXX anniversaries of the month in which the Trial Period Plan was executed (XXXX XXXX). Although the incentive has been applied it has not been applied in full for any of the anniversary dates other than XXXX. The loan was originally modified by AHMSI, American Home Mortgage Servicing Inc, then went to Homeward Residential and now is with Ocwen. I can see documented and the Incentive applied as follows :
XXXX/XXXX/XXXX {\$910.00} (Homeward Residential *attached) XXXX/XXXX/XXXX {\$830.00} (Ocwen *attached) XXXX/XXXX/XXXX {\$910.00} (Ocwen *attached)
XXXX/XXXX/XXXX {\$1000.00} (Ocwen *attached) XXXX/XXXX/XXXX {\$5000.00} (Ocwen *attached XXXX Treasury additional incentive applied on 6th yr anniversary) [https :
//www.makinghomeaffordable.gov](https://www.makinghomeaffordable.gov)XXXX I am unable to verify the Incentive was applied in XXXX, the first anniversary and the first Incentive payment due, and most of the amounts that have been applied do not equal the Borrower Incentive as promised. I have asked my mortgage company for details and have been unable to find resolution.

2274045

Date CFPB received the complaint

2017-01-05

Consumer's State

OH

Consumer's Zip

442XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

Conventional fixed mortgage

Issue

Loan modification, collection, foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2017-01-05

Company Name

OCWEN LOAN SERVICING LLC

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

We defaulted on our mortgage XX/XX/XXXX because we were going to lose our car and had to pay a large amount to get our car loan balance up to date. We applied for a mortgage loan modification with our lender Ocwen. We have been submitting modification paperwork for a year and a half. Every few weeks during that 11/2 years, they would come to us asking for more paperwork. We sent them all the paperwork they needed so many times that we lost count. And we spoke to them so many times and were assured that they had all the paperwork they needed only to have them call again and again saying they were missing documents. XX/XX/XXXX, they had their lawyer begin mediation. We gave her all of the same papers we had given Ocwen for the past 11/2 years. She finally got through to them and they recently presented us with their offer. They decided to raise our payment over {\$300.00} more than what we were paying when we had our hardship XX/XX/XXXX. They told us that we do n't qualify for any of the Home Affordable programs. The loan amount is over {\$160000.00} because of all their fees. Our home, built in the XXXX 's, is barely worth {\$110000.00} and is in dire need of repairs (furnace, roof, flooring, electrical, plumbing, etc). We can not afford such a high payment. We would never be able to make the repairs needed to make it liveable. Not to mention their offer includes a balloon payment of over {\$90000.00} XX/XX/XXXX. We do n't want to lose our home. Paying over {\$800.00} a month on a home that is falling apart is very disheartening. We do n't understand how Ocwen could raise our payment from {\$520.00} to {\$820.00} and expect us to be fine with it. We believe they can lower the payment. We also believe they are being dishonest. We have until XX/XX/XXXX to accept their offer or move out. We do n't want to do either one. We ask for your help.

2174029

Date CFPB received the complaint

2016-10-23

Consumer's State

OH

Consumer's Zip

450XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

Yes

Product

Mortgage

Subproduct

Conventional adjustable mortgage (ARM)

Issue

Loan modification, collection, foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2016-10-25

Company Name

OCWEN LOAN SERVICING LLC

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

We have subpoena records from Ocwen Loan co for all their internal emails BC I did a deposition for a whistle blower case out of Texas and they are not responding to my lawyers request ... we are now in active foreclosure pending a sale date BC of this place they are not responding BC the particular email we subpoena has them laughing and joking and making fun of us..this place is ruining families lives and you just keep letting them

2143903

Date CFPB received the complaint

2016-10-03

Consumer's State

OH

Consumer's Zip

440XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

Conventional fixed mortgage

Issue

Loan modification,collection,foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2016-10-03

Company Name

OCWEN LOAN SERVICING LLC

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

I had asked for a payoff on my mortgage from Ocwen. I was startled to see that there was a {\$52000.00} line amount that was titled Share Waive Adjustment. I called them and they stated I was in default of my loan modification that I had in XX/XX/XXXX. I defaulted in XX/XX/XXXX due to using the Save the Dream program. My husband was laid off and I was trying to save our house. I received a XXXX for the {\$52000.00} in XX/XX/XXXX. I called Ocwen to ask about the {\$52000.00} and why would I owe it now. It was explained that they could not add it to the mortgage. The Share Waive is for a loan called a Share Appreciation Modification where the loan servicer is entitled to XXXX % of the appreciated amount less any capital improvements for 3 years. I had read that I can reduce the Share Appreciation with Capital Improvements, so I had asked them if I could, they told me no. We just completely remodeled the kitchen. I had asked why I had received a XXXX for this. They could not answer me. Can you help me find out if I really owe this or if the amount can be reduced?

2447592

Date CFPB received the complaint

2017-04-21

Consumer's State

PA

Consumer's Zip

191XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

Conventional fixed mortgage

Issue

Loan modification, collection, foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2017-04-21

Company Name

OCWEN LOAN SERVICING LLC

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

Hello CFPB, My name is XXXX XXXX and XXXX XXXX and this is my story/complaint. Late last year in XXXX XXXX XXXX I was offered a permanent loan modification for my mortgage with servicer being Ocwen loan servicing. They (Ocwen) failed to communicate with me that the permanent loan modification paperwork was missing a signature on one of the pages. I did not know that the permanent loan paperwork was missing signatures as I thought I had signed all necessary pages. I mailed the permanent loan modification on XXXX XXXX XXXX XXXX I NEVER received any type of communication from Ocwen that a signature was missing for over 2 months. Had I known, I would have signed and sent back immediately. In XXXX , I receive a letter that said I was denied the loan modification and the first payment was sent back to me. All Ocwen had to do was to give me a call or send me a letter stating the problem. I even spoke with a customer service representative and she clearly stated that there were no indication that a letter was mailed or a phone call was made to me to let me know that signature was missing. Not only am I behind on my mortgage now they are not willing to give me any type of loan modification after I had re-submitted for a loan modification. I understand that I failed to signed in the proper place, but the fact that Ocwen NEVER communicated either by phone or by to correct the simple error of not realizing that I had missed sign one of the pages. They had 2 month to communicate this and they did not. I believed they have to be hold accountable to not communicating of the mistake to take action and correct it. Now here I am facing foreclosure for something that could have been taken care of so easily. I have a conventional and now I have lost the opportunity to apply for HAMP. This has caused me great unnecessary stress in which now they are saying that my only option is either short sale or deed in luau. I can afford this property if they give me a loan mod. Your help in this matter is greatly appreciate it. Thank you for your help.

2447590

Date CFPB received the complaint

2017-04-21

Consumer's State

NY

Consumer's Zip

110XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

Conventional fixed mortgage

Issue

Loan modification, collection, foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2017-04-21

Company Name

OCWEN LOAN SERVICING LLC

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Company Public Response

Company has responded to the consumer and the CFPB and chooses not to provide a public response

Narrative

Back in XXXX 2016 my monthly mortgage payment with Ocwen Loan Servicing was raised to a level that I could no longer afford (from {\$3400.00} to {\$3600.00} per month.) I spoke with the bank about alternatives and they said that I needed to file for a loan modification. However, to even be considered to needed to late on my payments. So I stopped paying for 5 months, and applied for a loan modification. My loan modification was accepted and the monthly payment went from {\$3600.00} up to {\$4100.00}. I filed an appeal which was denied. This clearly is a payment I can not afford. Loan modifications should be reducing the payment not increasing it!

2446325

Date CFPB received the complaint

2017-04-21

Consumer's State

LA

Consumer's Zip

711XX

Submitted Via

Web

Tags

Servicemember

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

VA mortgage

Issue

Loan modification,collection,foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2017-04-21

Company Name

OCWEN LOAN SERVICING LLC

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

Ocwen stalled our modification in many, many ways over a span of 8 months leading to them building up ridiculous fees on their behalf. Stalling tactics included : lack of instructions for filling out their paperwork, lack of instruction by phone for their paperwork, when asked several times, the changing of case representatives to make it more of a hassle when you talk to someone, dragging their feet after paperwork is turned in (months) just to then be informed there 's an error. The list goes on!

2439627

Date CFPB received the complaint

2017-04-18

Consumer's State

IL

Consumer's Zip

622XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

FHA mortgage

Issue

Loan modification,collection,foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2017-04-18

Company Name

OCWEN LOAN SERVICING LLC

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

We have filed at least two previous complaints with the CFPB on this file. The summary of these complaints are that we have been working on this short sale since XXXX of XXXX . My company sent a SS package on XXXX / XXXX / XXXX complete with an offer and HUD (attached to this complaint). Since this time, Ocwen has been dragging their feet on processing and reviewing the documents. The file was still in active loan modification on XXXX / XXXX / XXXX , even though we have requested multiple times for the property to be reviewed as a short sale. Every time Ocwen has requested documents, we have returned them as soon as we received them from the seller. Weeks later, a random representative at Ocwen reviews the file, asks for something else, which then sets the process back a few more weeks. There have been several postponed foreclosure (FCL) sale dates since we began this process. All of the above was difficult to deal with on its own, but Ocwen has just made the situation even worse. On XXXX / XXXX / XXXX , my company noticed there was another FCL sale date scheduled for XXXX / XXXX / XXXX . We immediately requested a postponement from Ocwen. The representative my assistant (XXXX XXXX) spoke with on XXXX / XXXX / XXXX claimed that the FCL was placed on hold as of XXXX / XXXX / XXXX , despite our records and a follow up call to XXXX XXXX XXXX (the foreclosing law firm) confirmed that the FCL sale was still active for XXXX / XXXX / XXXX . I contacted the Ombudsman to get their assistance in moving the loan mod along and the file into the short sale dept. They were unable to help with this. On XXXX / XXXX / XXXX , the representative said that the loan mod package was finally deemed complete as of XXXX / XXXX / XXXX and that it would take 30 days for a review. My assistant, XXXX XXXX , called in on XXXX / XXXX / XXXX to get an update on the loan mod and was transferred to XXXX (ID XXXX) who immediately said the property was scheduled for FCL that very day, despite seeing a postponement noted on his end. XXXX and XXXX added XXXX XXXX XXXX on the phone to verify that the FCL postponement was received by the law firm. The Ocwen rep XXXX agreed and stated the new FCL date was XXXX / XXXX / XXXX . He also stated that now there was a new and undisclosed document request still needed for the loan mod, but that he was unable to see which specific docs were being requested and that he would return a call the next day with that

information. XXXX called on XXXX / XXXX / XXXX and said that they were unable to stop the FCL sale on XXXX / XXXX / XXXX . He said that the home went back to Ocwen and is no longer in their loss mitigation system. He is attempting to get it out of the real estate owned system and back into loan mod. He also said that we are unable to get any information on what Ocwen deemed to be missing from their current loan mod review. This is a FHA-insured file. Ocwen has once again DEFRAUDED THE FEDERAL GOVERNMENT. In addition, this error by Ocwen has cost us more time on a file that has already taken far too long. Ocwen is ruthless, careless, and senseless when it comes to helping homeowners do the right thing by seeking a short sale.

2435448

Date CFPB received the complaint

2017-04-13

Consumer's State

CA

Consumer's Zip

936XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

Other mortgage

Issue

Loan modification, collection, foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2017-04-13

Company Name

OCWEN LOAN SERVICING LLC

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

I applied for a loan modification with a Ocwen Loan servicing in XXXX XXXX. My home had sale date set for XXXX XXXX XXXX while in the modification process. Which was finally postponed. I had a new sale date set for XXXX XXXX XXXX. Then on XXXX XXXX XXXX I received a modification which I was to review. The sale dates are totally a violation of my CALIFORNIA HOMEOWNER BILL OF RIGHTS. When the XXXX XXXX XXXX sale date was finally postponed a new sale date for XXXX XXXX XXXX was set. VIOLATION VIOLATION VIOLATION! Ocwen is still breaking the law of California while under investigation. The CALIFORNIA FINANCIAL PROTECTION BUREAU. The CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT. Why does this keep happening to me and other people of California and the country. Ocwen has been fined by the state which means nothing. Because Ocwen seems to be above the law. What is going to be done for me the home owner for violations of California law. The attempts to foreclose on my home illegally. The law is suppose to protect me and other people of the state of California. The facts are true that Ocwen has violated the law many time in California and around the country. HOME OWNER BILL OF RIGHTS OF CALIFORNIA. CALIFORNIA STATE SUPREME COURT. XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX. WRONGFUL FORECLOSURE and cases prior to foreclosure. All the FRAUD from ROBO SIGNING to PHOTOSHOPPING to VOID FORECLOSURE SALE DATE NOTICES. Also PREDATORY LENDIND AND SUB PRIME LOANS and MORTGAGE BACK SECURITIES. My loan is a PREDATORY SUB PRIME LOAN. But the same FRAUD still going on today. STOP this now. GREED GREED GREED! Call it like actually is. I am not making this up. This kind of behavior has to me over and over again. I have health conditions be of what I am going through Ocwen. My so called modification I sent to me consist of a payment of XXXX. Which takes up 53 % of my net income. This is totally absurd. My monthly debt is around XXXX dollars a month. Ocwen has listed my net income at XXXX. Which I do n't know how Ocwen came up with that amount. My loan amount that Ocwen states that I owe is XXXX. My house value of today is only XXXX tops. By XXXX I would pay Ocwen XXXX plus a balloon payment of XXXX

due XXXX. A total of XXXX in a total of 18 years. Totally RIDICULOUS amount. This not helping me with my payments or my loan amount. It is only in the best interests of Ocwen and XXXX XXXX. Let me make myself clear. It does not cost Ocwen and XXXX XXXX a dime to give me a modification I can actually afford. The government through the taxpayers have paid for it. The stimulus package back in XXXX and up until now. I did not get the bailout nor did the rest of the people of California and the country. The banks like XXXX XXXX and the rest of them. They get paid by the insurance companies like XXXX OR THE FEDERAL RESERVE when a house goes into foreclosure process. So when the servicing companies and banks foreclose on someone. What ever they get on the foreclosed property is all profit. Millions of WRONGFUL FORECLOSURES across the country.

2402601

Date CFPB received the complaint

2017-03-24

Consumer's State

FL

Consumer's Zip

331XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

Conventional adjustable mortgage (ARM)

Issue

Loan modification, collection, foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2017-03-24

Company Name

OCWEN LOAN SERVICING LLC

Timely Response?

Yes

Company Response to Consumer

Closed

Narrative

We were approved for a HAMP permanent modification and then my father (the only borrower) passed away. Ocwen informed me that they would have to revoke the HAMP while they process the Loan Assumption to me. After Ocwen approved the assumption, they now are informing me that I will have to reapply even though HAMP has expired.

2395493

Date CFPB received the complaint

2017-03-20

Consumer's State

MS

Consumer's Zip

388XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

FHA mortgage

Issue

Loan modification,collection,foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2017-03-20

Company Name

OCWEN LOAN SERVICING LLC

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

Ocwen Loan Servicing had me agree to a trial period for modification. At the end of the trial period, I received a notice that I would need to pay over {\$3000.00} to reinstate my loan. I submitted needed documents and I feel like I was mislead in the way it was handled. By them having me pay the schedule that they set up, I should not be behind anymore and my mortgage should be now current. However, they did not do that. They put me under a trial modification and then at the end told me I did n't qualify with no explanation other than an issue with the title that had nothing to do with me personally. I submitted the appropriate documents to them and they are still trying to charge me over {\$3000.00} to get my loan reinstated. I was only behind XXXX payments of {\$740.00} to begin with and then they had me skip a month before beginning the modification which was another {\$740.00}. By my calculation, I should only be behind the two months I did n't pay seeing that they had me skip a month for the modification. I am a single mother of XXXX and working XXXX XXXX jobs trying to stay afloat. I can not afford to loose my home. PLEASE HELP

2386288

Date CFPB received the complaint

2017-03-14

Consumer's State

HI

Consumer's Zip

967XX

Submitted Via

Web

Tags

Older American

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

Other mortgage

Issue

Loan modification,collection,foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2017-03-14

Company Name

OCWEN LOAN SERVICING LLC

Timely Response?

Yes

Company Response to Consumer

Closed

Narrative

I am going thru a loan modified with ocwen, their attorneys and " commissioner " are harrasing me with 12 letters and certified letters demanding access to my property to access for immediate auction. I have called ocwen, now for the second to clarify the auction threat. At this time ocwen confirms they received my package on XX/XX/XXXX, but have not reviewed as of yet, so they have no scheduled sale. This the second time the ocwen attorneys have made this bogus threat. I had to schedule a meeting with someone otherthanmy case manager to get an update. My case manager available on XX/XX/XXXX but have meeting XX/XX/XXXX @ XXXX. due to judicial malfesience affecting a lien on this property, filed by myself, I think both sets of attorneys are ganging up, illegally pushing for this foreclosure to go thru. In hopes I will be unaware of my rite, and will surrender. I left an extended message with the ocwenz attorneys " commissioner " and have not gotten any response back, his threat of accessing my property is for the XX/XX/XXXX. As with the 1st time, I was not informed INA timely fashion as well as being told, not asked to property access.

2382535

Date CFPB received the complaint

2017-03-11

Consumer's State

PA

Consumer's Zip

150XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

Conventional fixed mortgage

Issue

Loan modification, collection, foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2017-03-11

Company Name

OCWEN LOAN SERVICING LLC

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

I recently was approved for an in-house modification with Ocwen. I submitted the first payment which was due on XX/XX/XXXX. However, I went to make the second payment, which was due on XX/XX/XXXX and see that everything has reverted back to the foreclosure/default status and my payment due is XX/XX/XXXX and they will not accept payments from me. The agreement and paperwork clearly states that payments must be made " within the month in which it is due or modification will be cancelled. " XX/XX/XXXX is clearly within the month. However, I see that the status stating " your loan has been permanently modified " has been changed to " you may be eligible for a permanent loan modification. " I would like to modify the loan and stay in the home but can not go many more rounds with Ocwen

2377668

Date CFPB received the complaint

2017-03-08

Consumer's State

VA

Consumer's Zip

237XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

Conventional fixed mortgage

Issue

Loan modification, collection, foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2017-03-08

Company Name

OCWEN LOAN SERVICING LLC

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

After a lengthy process to obtain a loan modification and completing trial payments by XX/XX/2017, I received correspondence from Ocwen saying I was delinquent and foreclosure was being initiated. I contacted Ocwen and through conversation determined that my loan modification was cancelled because I did not return the original signed document. It turned out that Ocwen had mailed my loan modification to an old address and not to the property where I reside. That package was sent in a way that did not trigger non-receipt or return the abandoned envelope which laid on the doorstep of a vacant home several states away for two months. Agreement was gained to have Ocwen reshipe the document to the property for my signature. I received, signed and returned the packaged within two business days. I continued to make my monthly payment however they began getting returned to my account and no accepted. I contacted Ocwen and learned that the booking of my signed document had to be tasked as an exception and that was not done my the last service representative. After much back and forth I requested my issue be escalated and was advised that Ocwen does not have an escalation process and the service representative was it. We agreed that they would enter the task for my modification to be booked and I would follow up in two weeks. Payments still not being accepted, I called for my follow up and learned that I would need to follow up in three more weeks. I suddenly received the permanent modification countersigned by Ocwen in my mail. Thrilled, I followed up again and asked if I could tender all of the payments that had been returned and the past due amount was higher due to default fees. I argued that I was never in default and that based on the circumstances notated in their servicing system the default fees should be reversed. The service representative agreed and entered a task for that to occur. Again, my monthly payment was returned and again I received correspondence suggesting I was in foreclosure. I contacted Ocwen and it turned out my permanent modification, though counter signed and returned to me, had never been booked. Feeling frustrated and helpless after 9 months of back and forth, I contacted the law firm listed on the foreclosure notices and was escalated to XXXX XXXX XXXX, XXXX. I shared the background as cited above and provided her accounting of my bank account with a building balance for all of the returned payments along with a copy of the fully

countersigned permanent modification. My follow up with XXXX XXXX continued for several months with no outcome, only responses that she has escalated and is waiting to hear back. In XX/XX/XXXX, I sent all of the returned payments in one check to Ocwen and notified the law firm that I was doing so. Ocwen returned the funds again. XXXX XXXX, 2017 I received a notice of foreclosure again with a XX/XX/XXXX sale date. Mind you I have made payment each month that are all being returned and accumulating in my accounts still. I contacted XXXX XXXX asking for payment instructions so I could send the funds directly to the law firm. She responded with one line advising that XXXX XXXX would now be my contact. I reached out to XXXX XXXX requesting payment instructions and continue to wait even after several follow up attempts. I have all payments. I have the ability to pay. I have a family in a family home. Ocwen and their vendors are disorganized and disrespectful and have caused a great deal of pain and anguish that is unnecessary. Please help me to get this foreclosure date cancelled, my monies accepted and applied and full resolution brought to this matter so I can return to being a normal paying customer.

2358495

Date CFPB received the complaint

2017-02-23

Consumer's State

CA

Consumer's Zip

900XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

Conventional adjustable mortgage (ARM)

Issue

Loan modification, collection, foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2017-02-23

Company Name

OCWEN LOAN SERVICING LLC

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

I submitted a loan modification back on XXXX XXXX, XXXX and was denied XXXX XXXX, XXXX. I have fallen behind on my monthly payments for various reasons. I have not had a stable income because I have been employed and unemployed throughout the years. I lost my job in XXXX and all of XXXX I was unemployed. I got by on a day to day basis depending on the rental income that I would receive once a month but as of XXXX XXXX the tenants stopped giving rent. My son who was also helping me financially moved out and I have had to stay and deal with the tenants who are occupying the home without paying. I have seeked helped to evict the tenants but it takes money ; which is something I do n't have. I 'm doing my best to try and save my home. I have thankfully been blessed with another job but I do not have the money to reinstate based on the circumstances that I have mentioned. Please help me save my home as I do n't know where I will go if I lose it.